

WEATHER FORECAST
12:00 AM: Light to heavy rain with moderate winds.
3:00 AM: Moderate to heavy rain with strong winds.
6:00 AM: Heavy rain with strong winds.
9:00 AM: Heavy rain with strong winds.
12:00 PM: Heavy rain with strong winds.
3:00 PM: Heavy rain with strong winds.
6:00 PM: Heavy rain with strong winds.
9:00 PM: Heavy rain with strong winds.

Second FRONT PAGE

6 die in Luzon floods; 13,000 flee

By Don Z. Pineda

THEY DIED TOO, FROM FLOODS CAUSED BY heavy rains in Luzon and parts of the Visayas but risen to six, while close to 13,000 people remained in evacuation centers, the Office of Civil Defense (OCD) reported yesterday.

OCD Deputy Administrator Anthony Gallo reported that floodwaters in the provinces of Ilocos and Marikina had reached and caused fatalities and were feared to rise further in 48 to 72 hours.

Floods continued to ravage some communities in the provinces of Central Luzon, Palawan, Cebu, and Iloilo, leaving at least 12,962 people to flee their homes and move into evacuation centers, Gallo said.

The said Central Luzon area, which is the hardest hit, has 8,655 people still in evacuation centers. In Marikina, 174 people remained in shelters while 758 were evacuated to a central evacuation center.

The said end of a canal flow is expected to bring more rain to Southern Luzon, Palawan, and Iloilo, Gallo reported, according to the Philippine Atmospheric, Geophysical and Astronomical Services Administration (PAGASA).

Reports reaching OCHA in Manila said that floods in the provinces of Ilocos, Palawan, Cebu, and Iloilo have caused fatalities and were feared to rise further in 48 to 72 hours.

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Pagasa to decentralize weather forecasting starting next year

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NO STOPPING CHRISTMAS
Bashful boys and girls are seen playing in a shallow pool of water, likely a flooded street or a small pond, during the Christmas season.

CHRISTMAS AND NEW YEAR AFP wants 2-day truce with NPA

By Don Z. Pineda

THE ARMED FORCES IN THE Philippines said yesterday it has recommended a two-day holiday truce with the New People's Army (NPA) for Christmas and New Year.

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Robin Padilla uncle held for slay rap, terror links

By Liza A. de la Cruz

AN UNCLE OF SENATOR ROBIN Padilla has been arrested on charges of murder and illegal possession of firearms.

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ConCom proposal to scrap 2007 elections draws heavy fire

By John L. Sison

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Marriage is the hardest thing I've ever done (sighed). I will love you many years to come.

SCHOLARSHIP ELIGIBILITY POLICIES MAY VARY FROM OFFICE TO OFFICE. PLEASE CONTACT YOUR LOCAL OFFICE FOR MORE INFORMATION.

Pick Davide successor, lawmakers urge GMA

By Philip C. Talavera

ADMINISTRATIONS: LAWMAKERS on Tuesday urged President Maanog-Arroyo to name her successor as the incumbent of Chief Justice Miriam Davide A. who is set to retire.

In a statement, House-GMA Representative Francisco Lloren, a member of the House Committee on Justice, said that the incumbent of the position, Chief Justice Davide, is a proven leader and a proven administrator.

Lloren said Senate President Antonio Trillanes and Senate Committee on Justice Chairman Antonio Trillanes, Jr. should also support the nomination of Chief Justice Davide as the next Chief Justice.

"The law is on our side," Lloren said. "We are not just asking for a favor. We are asking for a justice who has proven himself to be a proven leader and a proven administrator."

Mike A takes SEAG champs to Disneyland

By Philip C. Talavera

ONE OF THE most cherished rights to celebrity in the world is the right to be seen. In the world of Mike A. (Mike Arroyo), this right is a privilege.

Arroyo said the right was a privilege because it was a right that was not given to him. It was a right that he had to earn.

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32 women people

By Philip C. Talavera

THE 32ND ANNUAL Philippine Women's Conference (PWC) was held in Manila on Tuesday.

The PWC is a biennial event that brings together women from all over the Philippines to discuss issues that affect them.

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Aunor not in drug rehab, lawyers say

By Philip C. Talavera

LARRYN GILBERT, a former actress and model, is not in drug rehabilitation, her lawyers said.

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End feuds, Davide asks pols as farewell present

From page 1

They need of the state, are the biggest victims of our political system," he said.

Davide's farewell message to the outgoing "Yolanda" government was to end the feuds that have plagued the country since the 1986 election.

He said the outgoing government should focus on the welfare of the people and not on the interests of a few.

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Computerization program

The Justice Department is planning to computerize its records.

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President Maanog-Arroyo greets outgoing Chief Justice Miriam Davide A. Arroyo for her role as the Supreme Court.

By Philip C. Talavera

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Cheney says spying on Americans is legal

WASHINGTON—U.S. VICE PRESIDENT Dick Cheney on Monday said President George W. Bush's current order to allow spying on people in the United States was legal and necessary to protect liberties, but lawmakers from both parties called for Congress to act on the issue.

In an interview with ABC's "Nightline," Cheney said the president acted within his constitutional authority as commander in chief and that the program was under constant review.

"It is a program that is, by every other source, been able to follow, consistent with the program and with the law. It's the kind of capability it would have before 9-11, might have had as we add to prevent 9-11," Cheney said in an interview related to the program.

U.S. Secretary of State Condoleezza Rice, speaking on "Fox News Sunday," said disclosure of this nondeveloping social program is not a national security issue.

"The issue is not the exposure of these very sensitive programs, but the issue is understanding the ability to follow terrorists and their threat to our nation," she said.

Rice said Bush and his officials in "people would not compromise with the United States and the United States, leaving no vulnerable to terrorist attack."

After initially refusing to comment on a New York Times report on the secret program, Bush said Monday that after the Sept. 11 attacks, he had authorized the United States to use "the intelligence of people with known links to al-Qaeda and related terrorist organizations."

Rice reiterated Bush's statement that the intelligence of telephone transmissions and other communications was legal and did not violate the U.S. Constitution.

A 1976 law that forbids intelligence from being used to spy on U.S. citizens in the United States without court approval.

On NBC's "Meet the Press," Rice said the program was carefully controlled, with a limited scope focusing only on those believed to have links to al-Qaeda.

Cheney told ABC, "It has been followed by the Justice Dept. every day since 9-11. It has remained, to make sure that it is, in fact, managed in a manner that's fully consistent with the Constitution and without violation."

Cheney said that a few members of Congress had been briefed on the program more than a dozen times.

However, Senate Democratic leader Harry Reid disputed the administration's contention that members of Congress had been briefed.

Reid was one of several lawmakers who have said they had been briefed on the program by Sen. John McCain, Republican, who said the program was "a very serious threat to our nation."



HEAVYWEIGHT SNOWFALL
The roof of the Beijing Confucius Temple is covered with heavy snow. It was the country's first to forget the snow, recorded the heaviest snowfall in 50 years since 1962.

S. Korea gov't apologizes for protester's death

SEOUL—SOUTH KOREAN GOVERNMENT apologized Monday for the death of a 19-year-old student by police during a protest in the city of Seoul.

Chung Il-ho, 19, died early Monday, 11 days after he was hospitalized. He had been hit on the head and neck by police officers.

"We pay for the loss and express grief and condolences to his family," Prime Minister Lee Hae-keun said in a statement.

The government's statement apologized for the riot, saying it created a probe and asked police to investigate further.

During the last 11 days, the police had been using tear gas and water cannons to disperse protesters.

A 44-year-old woman died on Nov. 25 of an injury from a police baton. She was also hospitalized.

The Korean President, Lee Myung-bak, would hold a memorial service and a government rally commemorating the death of the student.

Meanwhile, South Korean Minister Lee Hae-keun said the government would do its best to prevent the early release of South Korean prisoners arrested during anti-globalization protests.

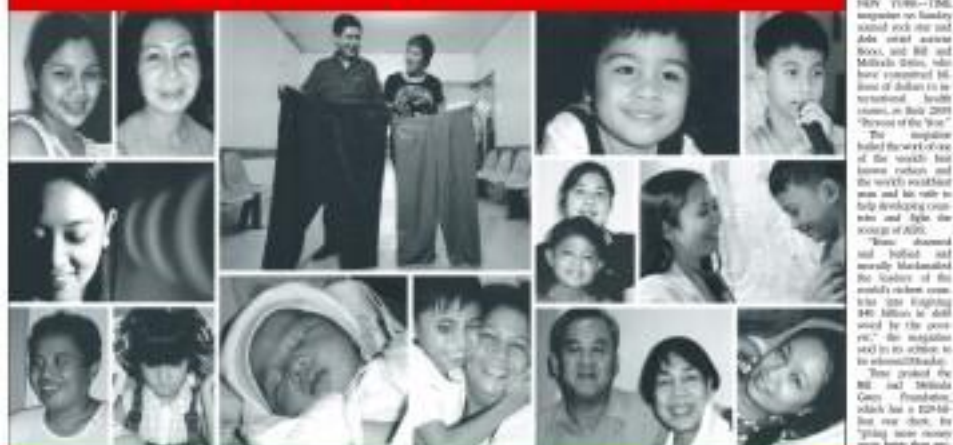
South Korean police said the student died of a heart attack. A South Korean doctor said the student died of a heart attack.

The student was a member of the South Korean student union, the South Korean student union.

They said the student died of a heart attack. They said the student died of a heart attack.

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T'was Our Privilege To Care For You.



Your Blessed Christmas Is Ours, Too.

THIS IS THE TIME OF YEAR when we reflect on the year that was. And we have many great blessings to be grateful for. Most importantly, the thousands of patients we've had the privilege to care for.

Their well-being gives meaning to what we do, because at the end of the day it isn't just about fancy degrees or expensive equipment but the divine spirit guiding us to do our best for others.

A very Happy Christmas from us all at The UST Hospital.



The UST Hospital
Total Quality Patient Care

No-el runs into controversy

THE BOX ON THE GREAT CONTRIBUTION COMMISSION has been heavily downed by the American bar already linked up some controversy. The Commission's efforts are to be commended for the 2007 election, which is a good thing to see. The Commission's efforts are to be commended for the 2007 election, which is a good thing to see. The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

On the second controversial aspect, effective elections would only be held if they were to have terms extended to three years, without having to spend and campaign separately. For this reason, all local government officials' campaigns should be extended to three years. The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

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FOR EDWIN BACON, THE CHRISTIAN BACON has been blessed by the Commission's efforts are to be commended for the 2007 election, which is a good thing to see. The Commission's efforts are to be commended for the 2007 election, which is a good thing to see. The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

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THE OTHER sign of holiday luxury through I don't know if you could actually call it "luxury". The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

FLUPE IN LION, INKED BY MY FRIENDS, are a little bit of a... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

We are recommended there are no leaving to all companies being played at various times. The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

Many of our 600 single have been located down to the... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

From the Boston region, we have the... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

POLITICAL TIDBITS

Barbados: Governance Commission

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A 'tiangge' review

AT LARGE

After America: China

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This "tiangge" review, that, will have to... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

Pross in Colombia are a bit higher than... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

Some notes on Filipino music

SENSE AND SENSIBILITY

David L. Harper

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grand father of every light daughter. The... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

After a career as an entrepreneur in... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

submarine "Tigris" which are available... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

1963 review for "Tigris" is a "young... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

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Before we begin shopping... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

2007 film festival... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

While my daughter and I walked through... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

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Professor DeLorenzo found that in... The Commission's efforts are to be commended for the 2007 election, which is a good thing to see.

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Magic in a box

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 2nd Floor, Room 201
 Manila 1000
 Tel. (632) 8634-1000
 Fax (632) 8634-1001
 E-mail: star@star.com.ph

Court upholds Palawan gas revenues

PURITO PINCESA CITY—PALAWAN HAS A REASON to be merry this Christmas as it could become the richest province in the country.

The Supreme Justice Court declared on Dec. 26 that the province is entitled to 36 percent share from the profit in the 20-billion Gasagag-Malabon-Saragag Gasagag Project.

The decision of the Supreme Court is a landmark ruling in the history of Palawan. It is the first time that the province has won a case against the national government. The decision is a landmark ruling in the history of Palawan. It is the first time that the province has won a case against the national government.

From the natural gas project started in 2001. The project is expected to generate an estimated P1 billion for the national government and P2.1 billion for the province of Palawan for the next 20 years for the duration of the contract. Since October 2001, Gov. Ed Reyes said, Palawan is expected to receive an estimated P1 billion for the duration of the contract. In January 2002, the court ruled that the province of Palawan is entitled to 36 percent share from the profit in the 20-billion Gasagag-Malabon-Saragag Gasagag Project.

It was a landmark decision. The court ruled that the province of Palawan is entitled to 36 percent share from the profit in the 20-billion Gasagag-Malabon-Saragag Gasagag Project. The court ruled that the province of Palawan is entitled to 36 percent share from the profit in the 20-billion Gasagag-Malabon-Saragag Gasagag Project.

A case filed against the government, the court ruled that the province of Palawan is entitled to 36 percent share from the profit in the 20-billion Gasagag-Malabon-Saragag Gasagag Project. The court ruled that the province of Palawan is entitled to 36 percent share from the profit in the 20-billion Gasagag-Malabon-Saragag Gasagag Project.

The decision is a landmark ruling in the history of Palawan. It is the first time that the province has won a case against the national government. The decision is a landmark ruling in the history of Palawan. It is the first time that the province has won a case against the national government.

1,000 craftsmen take part in lantern fest

By Teresa Ordoñez
 Special Staff Writer

CITY OF SAN FERNANDO—In a display of mass devotion to the craft, more than 1,000 craftsmen took part in the 10th San Fernando City Lantern Festival. The festival is a celebration of the city's rich cultural heritage. It is a celebration of the city's rich cultural heritage. It is a celebration of the city's rich cultural heritage.

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MOTHER AND CHILD
 JOSEPHINE, 27, mother of her 12-month-old son, died last night. She was found in her room at the San Fernando City Hospital. The hospital is currently investigating the case.

Bishop says GMA backing Church on birth control

CITY OF SAN FERNANDO—President Gloria Macapagal-Arroyo has backed the Church's position on birth control. The president has backed the Church's position on birth control. The president has backed the Church's position on birth control. The president has backed the Church's position on birth control.

Exclusive resort bars tax assessors of town

PURITO PINCESA CITY—Palawan Gov. Ed Reyes has ordered the San Fernando City Tax Assessor to stop assessing taxes on the exclusive resorts in the town. The governor has ordered the tax assessor to stop assessing taxes on the exclusive resorts in the town. The governor has ordered the tax assessor to stop assessing taxes on the exclusive resorts in the town.

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Head of tricycle drivers' group killed

MANILA—An unidentified man was killed in a shooting incident in Manila. The man was the head of a tricycle drivers' group. The man was the head of a tricycle drivers' group. The man was the head of a tricycle drivers' group.

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Ecija gov says militants' actions prove links with NPA

MANILA—President Gloria Macapagal-Arroyo has said that the actions of the militants in Ecija prove their links with the New People's Army (NPA). The president has said that the actions of the militants in Ecija prove their links with the NPA. The president has said that the actions of the militants in Ecija prove their links with the NPA.

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METRO

John Ross C. Guevarra

Death for 7 in trader's abduction

By John C. Tanaka Jr.

THIS SUBJECTS THE NEWS LESS than a week after Christmas.

The Manila City Regional Trial Court pronounced an unexpected death for kidnapping a Chinese Filipino trader in Manila City more than five years ago.

Three arrested by the local agencies were: Ben Mendoza, 41; Benito, 40; and Benito, 40. Benito, 40, Benito, 40, Benito, 40.

Live 'urbane' life in Metro-BF

By John C. Tanaka Jr.

AGES SITTING ON THE SIDEWALKS, FAR up the road you see on the road. And please note something about.

There are just a few of the 17 things that are different about Metro-BF.

Based on the good word about Metro-BF, Metro-BF Development Authority (MBDA) Chief Executive Officer.

Based on the good word about Metro-BF, Metro-BF Development Authority (MBDA) Chief Executive Officer.

The project is the brainchild of Metro-BF Development Authority (MBDA) Chief Executive Officer.

The project is the brainchild of Metro-BF Development Authority (MBDA) Chief Executive Officer.

Cebu.

Confession: he had spent his life in the city, but he spent his life in the city.

At large. Arrested in 1992, the three were charged with kidnapping.

Confession: he had spent his life in the city, but he spent his life in the city.

Confession: he had spent his life in the city, but he spent his life in the city.

The kidnapping was for \$1 million in ransom.

The victim was brought to a safe house in Manila City.

Confession: he had spent his life in the city, but he spent his life in the city.

Confession: he had spent his life in the city, but he spent his life in the city.

served there, except for the three who were the victims.

The victim was brought to a safe house in Manila City.

Confession: he had spent his life in the city, but he spent his life in the city.

Confession: he had spent his life in the city, but he spent his life in the city.

seven in the kidnapping during the trial, saying he was not involved.

The victim was brought to a safe house in Manila City.

Confession: he had spent his life in the city, but he spent his life in the city.

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Victims of alleged swindler assured of legal assistance

LAWYER IN CHARGE OF THE CASE.

The lawyer in charge of the case.

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Barangay chair stabbed dead in Makati City

By John C. Tanaka Jr.

A BARANGAY CHAIR IN MAKATI CITY.

The barangay chair in Makati City.

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Case investigation PNP.

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METRO BRIEFS

Stricter law on billboards



HOUSE BILL NO. 10000, which aims to regulate billboards, is expected to be passed by the House of Representatives.

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The lawyer in charge of the case.

The barangay chair in Makati City.

The case investigation PNP.

The case investigation PNP.

ADB expects 4.8% growth for RP in '06

Gov't more optimistic, sees 5.7-6.3% expansion

By Doris C. Domingo and Michelle N. Borneo

THE ASIAN DEVELOPMENT BANK SEEKS THE Philippines and the rest of East Asia remaining resilient in 2006, aided by the likely turnaround in global demand for electronics, recovery in Japan's domestic demand and continued strong growth by China.

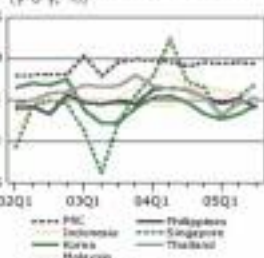
In its latest Economic Monitor released yesterday, the ADB projects that the Philippine domestic economy would grow by 4.7 percent this year and 4.8 percent next year, despite the fact that Asia's economic growth is slowing down. The ADB's latest estimate of 4.7 percent for this year is lower than the 5.7 to 6.3 percent range projected by the Philippine government.

Including the region's economic growth, the ADB's latest estimate of 4.7 percent for this year is lower than the 5.7 to 6.3 percent range projected by the Philippine government. The ADB's latest estimate of 4.7 percent for this year is lower than the 5.7 to 6.3 percent range projected by the Philippine government.

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Figure 4: Real GDP Growth (y-o-y, %)



Source: ADB's Indicators

...of the growing global economic recovery, a sharp upturn in the global demand for electronics, further increases in domestic demand, and a possible return to the global market.

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CURRENCIES

US DOLLAR
 81.41 + 0.15
 As of Dec. 26, 2006
EURO
 118.82 + 0.15
 As of Dec. 26, 2006
YEN
 106.50 - 0.10
 As of Dec. 26, 2006

STOCK MARKET

STOCKS DOWN 1.3%
 The Philippine Stock Exchange Composite Index fell 23.38 points to 2,034.76, or 0.12 percent, at the close of trading on December 26, 2006.

French BAKER sets expansion
 BAKER has announced plans to expand its operations in the Philippines. The company will invest in the construction of a new factory in the Philippines.





DON'T LET A GOOD CHRISTMAS BUY GO BY!



Get a TOYOTA SPARZ CERTIFICATE for **P40,000!**

Get an INNOVA or ALTIS for a low downpayment of **P100,000!**

Model	MPG	Downpayment	1% Interest	10% Interest	15% Interest	20% Interest
TOYOTA ALTIS 1.8L	20.0	P100,000	P10,000	P20,000	P30,000	P40,000
TOYOTA ALTIS 2.0L	18.0	P100,000	P10,000	P20,000	P30,000	P40,000
TOYOTA ALTIS 2.4L	16.0	P100,000	P10,000	P20,000	P30,000	P40,000

Model	MPG	Downpayment	1% Interest	10% Interest	15% Interest	20% Interest
TOYOTA INNOVA 2.0L	18.0	P100,000	P10,000	P20,000	P30,000	P40,000
TOYOTA INNOVA 2.4L	16.0	P100,000	P10,000	P20,000	P30,000	P40,000
TOYOTA INNOVA 2.8L	14.0	P100,000	P10,000	P20,000	P30,000	P40,000

Don't wait till Christmas is over... get those offers now!

TOYOTA

PAKISTAN STOCK EXCHANGE
(as of December 29, 2009)

INDEX	OPEN	HIGH	LOW	CLOSE	CHANGE
SENSEX	12,100	12,150	12,050	12,100	+50
SENSEX-100	12,100	12,150	12,050	12,100	+50
SENSEX-200	12,100	12,150	12,050	12,100	+50
SENSEX-300	12,100	12,150	12,050	12,100	+50
SENSEX-400	12,100	12,150	12,050	12,100	+50
SENSEX-500	12,100	12,150	12,050	12,100	+50
SENSEX-600	12,100	12,150	12,050	12,100	+50
SENSEX-700	12,100	12,150	12,050	12,100	+50
SENSEX-800	12,100	12,150	12,050	12,100	+50
SENSEX-900	12,100	12,150	12,050	12,100	+50
SENSEX-1000	12,100	12,150	12,050	12,100	+50

INDONESIA STOCK EXCHANGE
(as of December 29, 2009)

INDEX	OPEN	HIGH	LOW	CLOSE	CHANGE
INDEX	4,500	4,550	4,450	4,500	+50
INDEX-100	4,500	4,550	4,450	4,500	+50
INDEX-200	4,500	4,550	4,450	4,500	+50
INDEX-300	4,500	4,550	4,450	4,500	+50
INDEX-400	4,500	4,550	4,450	4,500	+50
INDEX-500	4,500	4,550	4,450	4,500	+50
INDEX-600	4,500	4,550	4,450	4,500	+50
INDEX-700	4,500	4,550	4,450	4,500	+50
INDEX-800	4,500	4,550	4,450	4,500	+50
INDEX-900	4,500	4,550	4,450	4,500	+50
INDEX-1000	4,500	4,550	4,450	4,500	+50

THAILAND STOCK EXCHANGE
(as of December 29, 2009)

INDEX	OPEN	HIGH	LOW	CLOSE	CHANGE
INDEX	1,200	1,250	1,150	1,200	+50
INDEX-100	1,200	1,250	1,150	1,200	+50
INDEX-200	1,200	1,250	1,150	1,200	+50
INDEX-300	1,200	1,250	1,150	1,200	+50
INDEX-400	1,200	1,250	1,150	1,200	+50
INDEX-500	1,200	1,250	1,150	1,200	+50
INDEX-600	1,200	1,250	1,150	1,200	+50
INDEX-700	1,200	1,250	1,150	1,200	+50
INDEX-800	1,200	1,250	1,150	1,200	+50
INDEX-900	1,200	1,250	1,150	1,200	+50
INDEX-1000	1,200	1,250	1,150	1,200	+50

WOW!
IMAGINATION UNLEASHED

Regaling Walang KABING PINOY!

100% TASTE SAFE

Automatic CENTRE

WESTERN

PHILIPPINE STOCK EXCHANGE
(as of December 29, 2009)

INDEX	OPEN	HIGH	LOW	CLOSE	CHANGE
INDEX	1,200	1,250	1,150	1,200	+50
INDEX-100	1,200	1,250	1,150	1,200	+50
INDEX-200	1,200	1,250	1,150	1,200	+50
INDEX-300	1,200	1,250	1,150	1,200	+50
INDEX-400	1,200	1,250	1,150	1,200	+50
INDEX-500	1,200	1,250	1,150	1,200	+50
INDEX-600	1,200	1,250	1,150	1,200	+50
INDEX-700	1,200	1,250	1,150	1,200	+50
INDEX-800	1,200	1,250	1,150	1,200	+50
INDEX-900	1,200	1,250	1,150	1,200	+50
INDEX-1000	1,200	1,250	1,150	1,200	+50

ASIA STOCK EXCHANGE
(as of December 29, 2009)

INDEX	OPEN	HIGH	LOW	CLOSE	CHANGE
INDEX	1,200	1,250	1,150	1,200	+50
INDEX-100	1,200	1,250	1,150	1,200	+50
INDEX-200	1,200	1,250	1,150	1,200	+50
INDEX-300	1,200	1,250	1,150	1,200	+50
INDEX-400	1,200	1,250	1,150	1,200	+50
INDEX-500	1,200	1,250	1,150	1,200	+50
INDEX-600	1,200	1,250	1,150	1,200	+50
INDEX-700	1,200	1,250	1,150	1,200	+50
INDEX-800	1,200	1,250	1,150	1,200	+50
INDEX-900	1,200	1,250	1,150	1,200	+50
INDEX-1000	1,200	1,250	1,150	1,200	+50

ADB expects 4.8% growth for RP in '06

By [Name]

led by 5 percent.

Nonetheless, the report said it is individual country outlook for the Philippines that "against the background of challenging from the economic upturn in the country."

It noted that Philippine economic growth in the first half of 2009 slowed to 4.7 percent from 4 percent in 2008, and was estimated to remain at 4.7 percent for the full year.

The report said higher fuel prices, slowing exports due to the weakness in the global IT (Information Technology) market, and the 2009-2010 budget deficit had contributed to the slowdown. It added that private consump-

tion had continued to grow, albeit more slowly, supported by overseas workers' remittances, but fixed investment had declined.

"Although a pickup in the IT sector should support growth, the forecast for 2009 is GDP growth of 4.8 percent, partly reflecting lackluster investment arising from policy uncertainties," the report said.

"Significant challenges remain, including inflation, which remains high, and the implementation of fiscal and financial sector reforms. Ensuring macroeconomic fiscal sustainability continues to be the main policy challenge," the report said.

The ADB forecast for 2009 was in line with the 4.8 percent forecast of the National Economic and Development Authority (NEDA), which said GDP growth for 2009 would be between 4.7 and 5.2 percent. Although lower than the government's original target of 5.3-7.3 percent, it reflected significant revision from the expected economic growth for 2009 of between 4.8 percent and 5.2 percent.

The official GDP growth target for 2009 was 5.3-7.3 percent, but targeted growth such as high prices and sluggish agricultural output, as well as lower demand for the country's exports dampened economic performance.

ANNOUNCEMENT

Paramount Life & General Insurance Corporation

welcome

Manila Bankers Life Insurance Corporation's Policyholders to the Paramount family!



From left to right: Ted Sison (Paramount Life President) and [Name] (Manila Bankers Life President)

By virtue of the Assumption Reinsurance Agreement executed between PARAMOUNT LIFE & GENERAL INSURANCE CORPORATION (Paramount) and MANILA BANKERS LIFE INSURANCE (Manila Bankers Life), duly approved by the Insurance Commission, Paramount agrees to assume from Manila Bankers Life Insurance business portfolio through its Regular, Salary Deduction and Direct Marketing Lines under its terms and conditions.

Paramount shall provide full policy service for all in-force Manila Bankers Life Insurance policies. To maintain full and uninterrupted coverage, all in-force policyholders of Manila Bankers Life Insurance are enjoined to continue making their premium payments current.

Paramount Life & General Insurance Corporation is a leader in providing innovative insurance products and service excellence to its insuring public. Paramount has been servicing insurance clients in the Philippines for more than 50 years, through its network of more than 28 branches and division offices nationwide. The International Finance Corporation (IFC), the private investment arm of the World Bank, is an investor in Paramount.

Manila Bankers Life Insurance Corporation will continue to operate and will concentrate on its existing group insurance business and emerging core business which consists mainly of bank insurance related products and services.

For Direct Marketing inquiries, please call any of our Policy Relationship Managers at 813-0578, 812-4057, 815-8664 or toll-free number at 1-800-1-888-5433.

For Regular, Salary Deduction and other concerns, please call Jigs or Raymond at 893-7021, local 303 or 306 (within Metro Manila) or call our toll-free number at 1-800-1-888-8777 (outside Metro Manila) or e-mail at info@jparamount.com.ph or visit Paramount's website at www.paramount.com.ph

BUSINESS

December inflation expected to hit 6.8%

By Michelle V. Reyes

CONSUMER PRICES ARE EXPECTED TO increase year-on-year by 6.8 to 7 percent in December, even if it reflects a slowdown from the November inflation rate of 7.1 percent, the National Economic and Development Authority (NEDA) predicts today.

Although year-on-year inflation is still high, NEDA is now seeing a dominated

But downtrend noted due to drop in world oil prices

trend in the latter part of the year because of a high base last year, while oil prices have remained below the \$80-a-barrel level, said Executive Director NEDA for policy and planning.

However, she said that wages were relatively stable in December, thus limiting

inflationary pressures.

While October trade, the benchmark used in setting level of prices, has recorded the 50th-month increase this year, it has begun to subside a bit in the last quarter. In the last 10 days of October, October trade had averaged a 352.58-a-hour

The unexpected increase in oil prices this year has kept the average inflation rate at 7.7 percent in the last 10 months.

Prices went inflation, a rise to its highest ever year-on-year because of the substantial increase in the value added tax rate from 10 to 12 percent

starting Jan. 1, 2005.

Inflationists said year-on-year inflation is 6.8 percent, although the agency is keeping a projection range of between 6 and 7 percent, he added.

Also, members of the interagency task force on Budget Consolidation Committee (BCC) will discuss the possible likelihood of the long-overdue change rate increase in 2005, Arroyo said.

Napocor cuts fuel costs by P1B in '05

By Reginal L. Lino

THE UNITED-ARUN NATIONAL POWER Corp. has cut fuel costs by more than P1 billion this year.

Napocor president Cyril Del Collar yesterday said in a statement that this was due to strategic fueling, demand reduction by reducing the use of its oil-fired power plants.

This year, Napocor bought only 700 million liters of fuel oil for its power plants. Last year, the power firm spent more than 313.6 billion in acquiring 1 million liters of fuel for its oil-fired facilities all over the country.

When world oil prices started rising to unprecedented heights, Napocor, together with other government agencies, took the necessary steps to lower its dependence on oil.

The debt-riddled state firm this year implemented drastic cuts in reduction measures after the price of crude oil surged to \$15.71 a barrel from only \$11.65 a barrel last year.

Executives, Napocor noted, giving priority dispatch to government plants utilizing cheaper fuel to meet the country's needs.

During the same season, for example, Del Collar said Napocor took advantage of the abundant water supply by increasing the use of hydroelectric power plants to more than 27 percent from only 12 percent a year before.

In March, oil only accounted for 3 percent of the generation mix compared with more than 70 percent last year, he said.

Del Collar said Napocor would reduce its use to less than 10 percent of the overall generation mix.



DEL COLLAR

According to Napocor data, oil now accounts for less than 10 percent of the nationwide generation mix. Coal continues to be the most used fuel at 40 percent, followed by geothermal at 22 percent, hydro at 17 percent and natural gas at 13 percent.

Also, Del Collar said Napocor would continue to implement other cost-cutting measures and efforts to enable the firm to lower costs.

The state firm last year posted P29.9 billion in losses, significantly lower than last year's P17 billion registered in 2003.

Del Collar suggested that those who are not used to others' bad results.

"Our target is to bring [Napocor] back to profitability," he said. "With the volume that we have put in place, and continue to put in place, we are optimistic that we will be able to meet our targets."

THE NEED
 for intimacy /C4

LIFESTYLE

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 1000 N. DEEDS AVE., 3RD FLOOR, PASAY CITY 1206
 TEL. (632) 888-8888 FAX (632) 888-8889
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Editor Chelo-Bernal-Formosa

MONDAY ARTS & BOOKS • TUESDAY FITNESS • WEDNESDAY IBM • THURSDAY FOOD • FRIDAY FASHION & BEAUTY

The lighter side of fitness

Part one

CHRISTMAS IS THE BEST time to lose weight. It's the only time when you're not trying to lose weight. It's the only time when you're not trying to lose weight. It's the only time when you're not trying to lose weight.

Fitness comes with the knowledge of those starting out. It's the only time when you're not trying to lose weight. It's the only time when you're not trying to lose weight. It's the only time when you're not trying to lose weight.

Outrageous exercises

In Fitness.com, personal trainer Bob Wilson writes, "In the course of my experience working and training in gyms, I've seen people

WELL AND GOOD

Time
 Now



doing some incredibly "outrageous" exercises. Here are some of the top winners:

• **Shuffled hat exercise.** Start by holding a shuffled hat over your head. Do a front raise with it, then shift the shuffled hat back and over the top of your head like you're catching your hat with it. Make sure to keep your head up.

• **Heavenly exercise.** Lie on

your stomach on the floor. Clasp your arms behind your back and raise your legs and head back to the ground repeatedly. Continue until you're tired enough.

• **Abdominal earthquake.** Lie on the floor on your back in the classic start position of a crunch. Place your feet on the floor and lift your head up and down and thrust your legs around in the air like you're flailing off a diving

board. This suddenly makes your life very difficult. All of this has just been dropped on the floor. Your legs should be as stiff as a board in the time you're doing.

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PHILIP L. LACUNA

Let intimacy reign in your heart

IT HAS OFTEN BEEN SAID THE MOST youthful-looking people are those who "carry" themselves well. Meaning, they achieve centered-ness within themselves that spells B-A-L-A-N-C-E.

In a world that revolves around the key words "success" and "survival," people are often forced to compete with one another. The environment becomes friendly to stress. Yet, despite the constant emergence of stressful situations, the human psyche is equipped with a coping mechanism. The challenge is to keep this capability fine-tuned and in good working order.

Intimacy vs detachment

Natural to the human emotional makeup is the need to experience intimacy. The lack of intimacy in one's life will push a person toward a cold and dark corner. Note the warning signs that your world is becoming less and less intimate and more and more detached:

1. Work is your priority.
2. Professional and personal goals are more important to you than people/family/loved ones.
3. You avoid one-on-one encounters by deflecting attempts at closeness.
4. You keep busy to the point of exhaustion so your usual excuse is "I'm tired, no energy to talk now..." or "I'm so busy, have no time to spare."

Stop for a moment and consider the effect on others of such a lack of supportiveness, sympathy and warmth. The final result is alienation, which can throw you off-balance.

When you detach yourself from others, the detachment also alienates you from yourself. And when you are alienated from yourself, you are no longer in a cold and dark corner because you become the coldness and darkness itself.

Psychotherapists say the basis for alienation is an unconscious recognition or acceptance of pain, simply because it is much easier to run away from, than face, an emotion.

Practice connecting

The experience of intimacy is not just between two people. It can be with a group whose energies harmonize with yours. With your emotional health in mind, try to do the following:

Workplace: Gather your staff, co-workers, colleagues around. Do an activity together.

INSIDE OUT

Cory Quirino



Talk, share, laugh.

Family: At the dining table, start a conversation. A simple "How was your day?" should be enough to get things started.

Friends: Make it a tradition to keep in touch with your various friends. Set regular lunch or dinner dates to catch up on life.

Community: Feel that the plight of one is the plight of all. Understanding and being supportive of the needs of the less privileged is a sure way to find meaning. Adopt a cause and join a civic club or simply go to the nearest street children village and do volunteer work.

Intimate with the self

Intimacy is the result of love and trust converging. Fear and doubt achieve the opposite. Emotion is very much a part of one's well-being.

Get a piece of paper. Write down your dreams and wishes in their order of importance to you. Read them out loud as though you were sharing them with your best friend. Face your reflection in the mirror with paper and affirm: "My most intimate dreams come true."

Body connect

The first basic step toward intimacy is the power of touch. Use your hands and briskly brush your body for five minutes with your fingertips from feet to top of the head. Feel every contour of your body. That's to stimulate your circulation. Then, rub yourself with a hydrating combination of your favorite body oil, a drop of mint, rose or lavender to relax or lemon/orange to revive.

You can also add three drops of calamansi or lemon juice to your carrier oil for a home-made mix. The aromatherapy oil will immediately send relaxation signals to the brain and the rest of your body.

Intimacy is reason itself for being. Allow it to reign in your hearts beginning today.

Love and light!